

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CGG 19-026999  
LOGS Legal Group LLP  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856) 793-3080  
ATTORNEYS FOR WILMINGTON SAVINGS FUND  
SOCIETY, FSB, AS TRUSTEE OF STANWICH  
MORTGAGE LOAN TRUST J

In Re:

MICHELLE A. RYBAK,  
DEBTOR

Case No.: 22-18068-JNP

Judge: HONORABLE JERROLD N.  
POSLUSNY, JR.

Chapter: 13

NOTICE OF OBJECTION TO CONFIRMATION

The undersigned, LOGS Legal Group LLP, attorneys for the Secured Creditor, Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J, the holder of a Mortgage on Debtor's property located at 8730 Ferry Road, Millville, NJ 08332, hereby objects to the Confirmation of the Debtor's proposed Chapter 13 Plan, ECF # 11, on the following grounds:

- 1) Debtor's proposed Chapter 13 Plan does not include Secured Creditor and does not provide for the curing of the mortgage arrearage accrued at the time of the Bankruptcy filing to Secured Creditor. Secured Creditor is owed *estimated* pre-petition arrears of \$40,340.34.
- 2) Debtor's proposed Chapter 13 Plan does not provide for the Secured Creditor to receive distributions with a value equal to the allowed amount of its claims required by 11 U.S.C.1325(a)(5)(B)(ii).
- 3) Debtor's proposed Chapter 13 Plan does not indicate the amount to maintain ongoing contractually due monthly obligations to Secured Creditor in violation of 11 U.S.C. 1322(b)(5).

WHEREFORE, Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J respectfully requests that the Confirmation of Debtor's Chapter 13 Plan be denied, and that the Debtor be required to file an Amended Chapter 13 Plan providing for full payment of arrears due to the Secured Creditor.

LOGS LEGAL GROUP LLP

By: /s/Elizabeth L. Wassall  
Elizabeth L. Wassall - 023211995

Dated: 11-11-2022

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**CERTIFICATION OF SERVICE**

I, Valerie Feliz the undersigned

1.  represent the \_\_\_\_\_ in the above-captioned matter.

am the secretary/paralegal for Kathleen M. Magoon, Esquire and Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.

am the \_\_\_\_\_ in the above case and am representing myself.

2. On \_\_\_\_\_, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Notice of Objection to Confirmation

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature

Dated: 11/11/2022

/s/Valerie Feliz

Printed Name

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Michelle A. Rybak 1575 S. Myrtle St. Vineland, NJ 08360		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.